

<i>SERFF Tracking Number:</i>	<i>EVST-125783308</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Everest National Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AR-CP-20024992</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Pollution Coverage</i>		
<i>Project Name/Number:</i>	<i>EIL 01 510 07 08/CW-AL</i>		

Filing at a Glance

Company: Everest National Insurance Company

Product Name: Pollution Coverage

TOI: 01.0 Property

Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Filing Type: Rule

SERFF Tr Num: EVST-125783308

SERFF Status: Closed

Co Tr Num: AR-CP-20024992

Co Status:

Author: Vanessa King

Date Submitted: 08/20/2008

State: Arkansas

State Tr Num: EFT \$100

State Status: Fees verified and received

Reviewer(s): Betty Montesi, Llyweyia Rawlins

Disposition Date: 08/21/2008

Disposition Status: Exempt from Review

Effective Date Requested (New): 11/01/2008

Effective Date Requested (Renewal): 11/01/2008

Effective Date (New): 11/01/2008

Effective Date (Renewal): 11/01/2008

State Filing Description:

General Information

Project Name: EIL 01 510 07 08

Project Number: CW-AL

Reference Organization:

Reference Title:

Filing Status Changed: 08/21/2008

State Status Changed: 08/21/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

We are introducing a new rule associated with endorsement EIL 01 510 – Pollution Changes, for use with our Commercial Property business. This endorsement reinforces the intent of the pollution exclusion to state that it applies whether or not a pollutant is of essential or significant use to the insured's business.

SERFF Tracking Number: EVST-125783308 State: Arkansas
 Filing Company: Everest National Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: AR-CP-20024992
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
 Product Name: Pollution Coverage
 Project Name/Number: EIL 01 510 07 08/CW-AL

Company and Contact

Filing Contact Information

Vanessa King, Manager, Filing and Regulation vanessa.king@everestre.com
 P.O. Box 830 (908) 604-3267 [Phone]
 Liberty Corner, NJ 07938-0830 (908) 604-3546[FAX]

Filing Company Information

Everest National Insurance Company CoCode: 10120 State of Domicile: Delaware
 477 Martinsville Road Group Code: 1120 Company Type:
 P.O. Box 830
 Liberty Corner, NJ 07938-0830 Group Name: Everest Re Group, State ID Number:
 Ltd.
 (908) 604-3000 ext. [Phone] FEIN Number: 22-2660372

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Everest National Insurance Company	\$100.00	08/20/2008	22033717

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	08/21/2008	08/21/2008

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Disposition

Disposition Date: 08/21/2008

Effective Date (New): 11/01/2008

Effective Date (Renewal): 11/01/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rule filing and review requirements.

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Everest National Insurance Company	0.000%	\$0	5	\$118,776	0.000%	0.000%	0.000%

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Item Type	Item Name	Item Status	Public Access
Rate	Company Exception Pages	Accepted for Informational Purposes	Yes

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Filing Company: Everest National Insurance Company
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TOI: 01.0 Property
Product Name: Pollution Coverage
Project Name/Number: EIL 01 510 07 08/CW-AL

State: Arkansas
State Tracking Number: EFT \$100
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision:
Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Everest National Insurance Company	0.000%	0.000%	\$0	5	\$118,776	0.000%	0.000%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Company Exception Pages	CEP-CP-AR-6	New	CEP-CP-AR-6.pdf

COMPANY EXCEPTION PAGE

Everest National Insurance Company

Arkansas (03)

Commercial Lines Manual

Division Five – Fire and Allied Lines

CEP-CP- AR-6

Additional Optional Endorsements/Coverages

ed. 11/08

ENIC E-1. DESCRIPTION OF ADDITIONAL OPTIONAL COVERAGES/ENDORSEMENTS

(The following company rules are added to Section II – Coverage Form Rule for Building and Personal Property Coverage of the Commercial Property - CLM)

A. Additional Optional Endorsements

(paragraph number follows the next in sequence, the remainder of this rule remains unchanged)

- #. Pollution Changes Endorsement EIL 01 510** – Attach this endorsement to revise the Pollution Exclusion to state that it applies whether or not a pollutant is of essential or significant use to the insured's business.